

Table II.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2015

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.1%	22.6%	22.7%	21.6%	20.2%	19.8%	22.6%	19.9%
New England:								
Connecticut	18.3%	--	--	--	20.5%	18.0%	20.3%	18.1%
Maine	20.3%	--	--	20.4%	24.2%	17.8%	21.3%	20.2%
Massachusetts	20.7%	--	--	--	--	20.4%	--	20.8%
New Hampshire	17.7%	--	--	--	--	16.8%	--	17.3%
Rhode Island	20.2%	--	--	--	--	20.3%	--	20.2%
Vermont	21.2%	--	--	--	--	21.3%	22.0%	20.9%
Middle Atlantic:								
New Jersey	19.2%	--	--	--	--	19.3%	--	19.3%
New York	18.4%	--	--	18.8%	18.0%	18.1%	20.7%	18.1%
Pennsylvania	19.0%	--	--	--	--	19.3%	--	18.9%
East North Central:								
Illinois	21.7%	--	--	18.8%	19.7%	22.5%	19.1%	21.9%
Indiana	19.2%	--	--	--	19.6%	18.9%	--	19.2%
Michigan	19.9%	--	--	--	19.3%	20.0%	--	19.8%
Ohio	18.6%	--	--	--	17.7%	18.7%	21.4%	18.4%
Wisconsin	18.6%	--	--	--	20.1%	18.5%	16.6%	18.8%
West North Central:								
Iowa	19.7%	--	--	--	22.5%	20.0%	19.1%	19.7%
Kansas	20.4%	--	--	--	23.7%	18.6%	22.8%	19.9%
Minnesota	19.8%	--	--	22.4%	21.3%	18.5%	23.9%	19.4%
Missouri	20.7%	--	--	--	--	20.7%	21.6%	20.6%
Nebraska	20.2%	--	--	--	24.5%	18.9%	--	20.2%
North Dakota	18.1%	--	--	--	16.1%	18.4%	20.9%	17.5%
South Dakota	20.3%	--	--	--	21.5%	18.1%	23.7%	19.6%
South Atlantic:								
Delaware	17.2%	--	--	--	--	17.0%	--	17.1%
District of Columbia	16.1%	--	--	--	14.7%	16.6%	--	16.2%
Florida	20.6%	--	--	--	19.3%	20.8%	20.2%	20.6%
Georgia	20.9%	--	--	--	22.0%	19.8%	--	20.0%
Maryland	20.1%	--	--	--	18.1%	21.0%	--	20.1%
North Carolina	21.3%	--	--	--	24.4%	20.9%	--	21.1%
South Carolina	20.8%	--	--	--	24.8%	19.0%	--	20.3%
Virginia	20.8%	--	--	--	20.1%	20.6%	23.1%	20.7%
West Virginia	20.5%	--	--	--	20.1%	20.7%	20.6%	20.5%
East South Central:								
Alabama	23.0%	--	--	--	--	23.2%	--	23.2%
Kentucky	18.4%	--	--	--	19.4%	17.8%	--	18.2%
Mississippi	21.9%	--	--	--	--	22.4%	20.5%	22.1%
Tennessee	21.8%	--	--	24.2%	20.9%	21.6%	22.3%	21.8%
West South Central:								
Arkansas	21.7%	--	--	--	21.0%	22.1%	--	21.9%
Louisiana	21.2%	--	--	--	--	22.1%	24.0%	20.9%
Oklahoma	20.4%	--	--	--	19.9%	19.6%	23.1%	20.0%
Texas	20.1%	--	--	23.0%	22.8%	18.8%	23.1%	19.8%
Mountain:								
Arizona	19.2%	--	--	--	17.6%	19.1%	--	18.9%
Colorado	21.0%	--	--	--	18.6%	20.6%	27.3%	20.2%
Idaho	21.7%	--	--	--	--	20.4%	23.6%	21.3%
Montana	21.7%	--	--	--	21.8%	19.4%	26.3%	21.0%
Nevada	20.3%	--	--	--	--	19.9%	--	20.2%
New Mexico	21.7%	--	--	--	--	20.7%	--	21.3%
Utah	18.1%	--	--	--	19.9%	17.3%	20.2%	17.9%
Wyoming	22.2%	--	--	23.3%	23.0%	19.3%	25.8%	20.4%
Pacific:								
Alaska	20.7%	26.5%	--	--	20.2%	20.0%	26.2%	20.0%
California	20.7%	23.6%	24.9%	25.8%	21.2%	19.6%	25.5%	19.9%
Hawaii	15.6%	14.5%	--	--	11.2%	17.6%	15.1%	15.8%
Oregon	21.5%	--	--	--	20.4%	20.7%	27.4%	20.3%
Washington	19.9%	--	--	23.8%	19.3%	19.4%	22.2%	19.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Table II.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2015

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.14%	0.59%	0.76%	0.47%	0.34%	0.18%	0.42%	0.15%
New England:								
Connecticut	0.82%	--	--	--	2.36%	0.95%	1.85%	0.88%
Maine	0.87%	--	--	0.88%	2.17%	0.79%	0.94%	0.99%
Massachusetts	0.70%	--	--	--	--	0.65%	--	0.74%
New Hampshire	2.04%	--	--	--	--	2.26%	--	2.12%
Rhode Island	0.83%	--	--	--	--	1.02%	--	0.94%
Vermont	0.80%	--	--	--	--	0.99%	2.30%	0.67%
Middle Atlantic:								
New Jersey	0.89%	--	--	--	--	1.11%	--	0.93%
New York	0.96%	--	--	2.29%	1.93%	1.26%	1.71%	1.06%
Pennsylvania	1.09%	--	--	--	--	1.20%	--	1.12%
East North Central:								
Illinois	0.95%	--	--	1.20%	0.90%	1.20%	1.08%	1.00%
Indiana	0.69%	--	--	--	0.33%	1.19%	--	0.72%
Michigan	0.95%	--	--	--	2.67%	1.06%	--	1.06%
Ohio	0.54%	--	--	--	1.52%	0.55%	2.85%	0.53%
Wisconsin	0.51%	--	--	--	0.61%	0.66%	1.18%	0.54%
West North Central:								
Iowa	0.81%	--	--	--	2.48%	0.57%	1.21%	0.90%
Kansas	1.16%	--	--	--	4.69%	0.86%	2.48%	1.28%
Minnesota	0.85%	--	--	0.95%	0.89%	1.23%	1.40%	0.91%
Missouri	1.09%	--	--	--	--	1.41%	1.15%	1.19%
Nebraska	0.87%	--	--	--	2.90%	0.78%	--	0.93%
North Dakota	0.69%	--	--	--	1.34%	0.95%	1.64%	0.77%
South Dakota	0.76%	--	--	--	2.04%	0.84%	1.88%	0.82%
South Atlantic:								
Delaware	1.30%	--	--	--	--	1.48%	--	1.34%
District of Columbia	1.01%	--	--	--	2.04%	1.28%	--	1.08%
Florida	0.55%	--	--	--	1.82%	0.59%	3.23%	0.56%
Georgia	0.80%	--	--	--	2.24%	0.83%	--	0.78%
Maryland	1.18%	--	--	--	1.79%	1.57%	--	1.22%
North Carolina	0.66%	--	--	--	3.27%	0.70%	--	0.67%
South Carolina	0.68%	--	--	--	1.17%	0.62%	--	0.68%
Virginia	0.95%	--	--	--	1.38%	1.34%	1.33%	1.01%
West Virginia	0.46%	--	--	--	1.24%	0.56%	0.46%	0.54%
East South Central:								
Alabama	1.45%	--	--	--	--	1.89%	--	1.60%
Kentucky	0.67%	--	--	--	1.09%	0.93%	--	0.72%
Mississippi	0.82%	--	--	--	--	1.13%	0.54%	0.93%
Tennessee	0.71%	--	--	1.42%	0.57%	1.00%	0.92%	0.78%
West South Central:								
Arkansas	0.67%	--	--	--	1.29%	0.87%	--	0.76%
Louisiana	1.46%	--	--	--	--	1.19%	1.43%	1.57%
Oklahoma	0.62%	--	--	--	0.54%	0.82%	1.30%	0.69%
Texas	0.58%	--	--	1.80%	1.20%	0.66%	1.80%	0.60%
Mountain:								
Arizona	0.63%	--	--	--	1.28%	0.79%	--	0.66%
Colorado	0.73%	--	--	--	1.55%	0.81%	2.85%	0.71%
Idaho	0.61%	--	--	--	--	0.44%	0.99%	0.71%
Montana	0.92%	--	--	--	0.78%	1.62%	2.44%	0.94%
Nevada	0.37%	--	--	--	--	0.36%	--	0.37%
New Mexico	1.38%	--	--	--	--	1.33%	--	1.43%
Utah	0.90%	--	--	--	0.44%	1.21%	0.24%	0.98%
Wyoming	0.98%	--	--	2.46%	1.97%	1.11%	2.25%	0.86%
Pacific:								
Alaska	0.43%	3.06%	--	--	0.75%	0.48%	2.23%	0.38%
California	0.45%	1.39%	2.52%	1.85%	1.89%	0.44%	1.38%	0.44%
Hawaii	1.40%	1.30%	--	--	0.59%	2.16%	0.87%	1.81%
Oregon	0.99%	--	--	--	1.51%	0.75%	2.16%	1.02%
Washington	0.77%	--	--	1.79%	1.33%	1.14%	1.44%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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